



General Assembly

February Session, 2004

***Raised Bill No. 479***

LCO No. 1960

\*01960\_\_\_\_\_INS\*

Referred to Committee on Insurance and Real Estate

Introduced by:  
(INS)

***AN ACT CONCERNING PROPERTY CASUALTY INSURANCE LOSS  
CONTAINMENT.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1       Section 1. (NEW) (*Effective October 1, 2004*) No property repair  
2       contract between a person and an insurer or its insured shall be valid  
3       or enforceable against the insurer or its insured unless it: (1) Is in  
4       writing, (2) is signed by the person and the insured, (3) contains the  
5       entire agreement between the person and the insured, including, but  
6       not limited to, the total price, (4) contains the date of the transaction,  
7       (5) contains the name and address of the person, (6) contains a starting  
8       date, and (7) is provided to the insured prior to any work being done.  
9       As used in this section, "property repair contract" means a contract  
10      entered into pursuant to a loss under a personal risk insurance policy,  
11      as defined in section 38a-663 of the general statutes, or a commercial  
12      risk policy, as defined in section 38a-663 of the general statutes, for any  
13      repair, remediation or other service pursuant to a claim under the  
14      policy, except for (A) any repair of an automobile that is subject to  
15      chapter 700 of the general statutes, or (B) any repair that is subject to  
16      chapter 400 of the general statutes.

This act shall take effect as follows:	
Section 1	<i>October 1, 2004</i>

***Statement of Purpose:***

To require contractors to make disclosures to property casualty insureds prior to commencing certain covered repair work.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*